Recording Requested By: T.D. SERVICE COMPANY

STATE MS.-DESOTO CO.

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

APR 23 9 53 AH '03

Space above for Recorder's use

Loan#: 16801204 Service#: 2141410RL1



RELEASE OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: KEVIN RAY BETTS AND WIFE, SHERRI LYNNE BETTS, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date OCTOBER 23, 1998, and filed for the record in the County Recorder of DE SOTO, State of MISSISSIPPI, as Instrument No. ---, in Book No. 1051, at Page No. 0522 on NOVEMBER 05, 1998.

LOT 32, FAIRHAVEN ESTATES SUBDIVISION, SECTION "B", LOCATED IN SECTIONS 2 & 3, TOWNSHIP 2 SOUTH, RANGE 6 WEST, OLIVE BRNACH, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 59, PAGES 21-22, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

IN TESTIMONY WHEREOF, the said, WASHINGTON MUTUAL BANK FA SUCCESSOR IN INTEREST TO NORTH AMERICAN MORTGAGE COMPANY, has caused these presents to be signed by its Asst VP & Attesting Asst Secty , Dated: APRIL 17, 2003

WASHINGTON MUTUAL BANK FA SUCCESSOR IN INTEREST TO NORTH AMERICAN MORTGAGE COMPANY

VP & Attesting Asst Secty

WITNESS:

(Name):

L. Lim

(Name):

Q. Duong

State of CALIFORNIA

County of ORANGE

On APRIL 17, 2003 , before me, Marcia A. Tulio, personally appeared Julie A. Yates, Asst VP & Attesting Asst Secty personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Name): Marcia A. Tulio

MARCIA A. TULIO NOTARY PUBLIC CALIFORNIA COMM. # 1228207 ORANGE COUNTY My comm. exp. July 9, 2003

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300, Santa Ana, CA 92705, , STEVEN DANG